Issued By:



Guarantee/Certificate Number:

611114768 - 3rd Report

FIDELITY NATIONAL TITLE INSURANCE COMPANY

a corporation, herein called the Company

GUARANTEES

Jun Xue and Gaocheng Li

herein called the Assured, against actual loss not exceeding the liability amount stated in Schedule A which the Assured shall sustain by reason of any incorrectness in the assurances set forth in Schedule A.

LIABILITY EXCLUSIONS AND LIMITATIONS

- 1. No guarantee is given nor liability assumed with respect to the identity of any party named or referred to in Schedule A or with respect to the validity, legal effect or priority of any matter shown therein.
- The Company's liability hereunder shall be limited to the amount of actual loss sustained by the Assured because of reliance upon the assurance herein set forth, but in no event shall the Company's liability exceed the liability amount set forth in Schedule A.

Please note carefully the liability exclusions and limitations and the specific assurances afforded by this guarantee. If you wish additional liability, or assurances other than as contained herein, please contact the Company for further information as to the availability and cost.

Fidelity National Title Company of Washington 3500 188th St. SW, Suite 300 Lynnwood, WA 98037

Countersigned By:

Authorized Officer or Agent

Fidelity National Title Insurance Company

By:

Attest:

Secretary

FIDELITY NATIONAL TITLE INSURANCE COMPANY

ISSUING OFFICE:

Title Officer: Bill Fisher / Mike McCarthy / Terry Sarver Fidelity National Title Company of Washington 3500 188th St. SW. Suite 300 Lynnwood, WA 98037 Phone: (425)771-3031

Main Phone: (425)771-3031 Email: Unit2@fnf.com

SCHEDULE A

Liability	Premium	Tax
\$1,000.00	\$250.00	\$23.75

Effective Date: November 25, 2015 at 08:00 AM

The assurances referred to on the face page are:

That, according to those public records which, under the recording laws, impart constructive notice of matter relative to the following described property:

For APN/Parcel ID(s): 327574 0010 01

LOT 1 OF HIDDEN CREST DIV. 2, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 97 OF PLATS AT PAGES 72 THROUGH 75, INCLUSIVE, RECORDS OF KING COUNTY AUDITOR;

SITUATE IN THE CITY OF KIRKLAND, COUNTY OF KING, STATE OF WASHINGTON.

ABBREVIATED LEGAL:

LOT 1, HIDDEN CREST DIV 2

Title to said real property is vested in:

Jun Xue and Gaocheng Li, wife and husband

subject to the matters shown below under Exceptions, which Exceptions are not necessarily shown in the order of their priority.

END OF SCHEDULE A

SCHEDULE B

GENERAL EXCEPTIONS

- A. Rights or claims of parties in possession, or claiming possession, not shown by the Public Records.
- B. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land.
- C. Easements, prescriptive rights, rights-of-way, liens or encumbrances, or claims thereof, not shown by the Public Records.
- D. Any lien, or right to a lien, for contributions to employee benefit funds, or for state workers' compensation, or for services, labor, or material heretofore or hereafter furnished, all as imposed by law, and not shown by the Public Records.
- E. Taxes or special assessments which are not yet payable or which are not shown as existing liens by the Public Records.
- F. Any lien for service, installation, connection, maintenance, tap, capacity, or construction or similar charges for sewer, water, electricity, natural gas or other utilities, or for garbage collection and disposal not shown by the Public Records.
- G. Unpatented mining claims, and all rights relating thereto.
- H. Reservations and exceptions in United States Patents or in Acts authorizing the issuance thereof.
- I. Indian tribal codes or regulations, Indian treaty or aboriginal rights, including easements or equitable servitudes.
- J. Water rights, claims or title to water.
- K. Defects, liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the Public Records, or attaching subsequent to the effective date hereof but prior to the date the proposed Insured acquires of record for value the estate or interest or mortgage thereon covered by this Commitment.

SPECIAL EXCEPTIONS

General and special taxes and charges, payable February 15, delinquent if first half unpaid on May 1, second half 1. delinquent if unpaid on November 1 of the tax year (amounts do not include interest and penalties):

Year: 2015

Tax Account No.: 327574 0010 01

Levy Code: 1708

Assessed Value-Land: \$198,000.00 Assessed Value-Improvements: \$129,000.00

General and Special Taxes:

Billed: \$3,514.68 \$3.514.68 Paid: Unpaid: \$0.00

SCHEDULE B

(continued)

2. A deed of trust to secure an indebtedness in the amount shown below.

Amount: \$220,229.00

Dated: November 30, 2010

Trustor/Grantor: Jun Xue and Gaocheng Li, wife and husband

Trustee: Northwest Trustee Services, LLC

Beneficiary: Wells Fargo Bank, N.A.

Loan No.: 0313744955
Recording Date: December 6, 2010
Recording No.: 20101206001976

3. Covenants, conditions, restrictions, recitals, reservations, easements, easement provisions, dedication, setbacks, notes and statements, if any, but omitting restrictions, if any, based upon race, color, religion, sex, sexual orientation, familial status, marital status, disability, handicap, national origin, ancestry, or soured of income, as set forth in applicable state or federal laws, except to the extent that said restriction is permitted by applicable law, as shown on the Plat of Hidden Crest Div. 2 in Volume 97 at Pages 72 through 75, inclusive.

Recording No.: 7411190339

4. Easement(s) for the purpose(s) shown below and rights incidental thereto, as granted in a document:

Granted to: Puget Sound Power & Light Company

Purpose: Underground electric transmission and/or distribution system

Recording Date: February 18, 1975 Recording No.: 7502180414

Affects: A right of way 5 feet in width parallel and adjacent to all road frontages

5. Easement(s) for the purpose(s) shown below and rights incidental thereto, as granted in a document:

Granted to: Puget Sound Power & Light Company

Purpose: Underground electric and/or distribution system

Recording Date: July 16, 1976 Recording No.: 7607160541

Affects: The exterior 7 feet parallel with and adjoining the street frontage of said premises

6. Covenants, conditions and restrictions but omitting any covenants or restrictions, if any, including but not limited to those based upon race, color, religion, sex, sexual orientation, familial status, marital status, disability, handicap, national origin, ancestry, or source of income, as set forth in applicable state or federal laws, except to the extent that said covenant or restriction is permitted by applicable law, as set forth in the document.

Recording Date: August 23, 1976 Recording No.: 7608230217

7. Rights of the public to make necessary slopes for cuts or fills upon the Land in the reasonable original grading of streets, avenues, alleys and roads, as disclosed in the Plat.

END OF EXCEPTIONS

SCHEDULE B

(continued)

NOTES

The following matters will not be listed as Special Exceptions in Schedule B of the policy. There will be no coverage for loss arising by reason of the matters listed below because these matters are either excepted or excluded from coverage or are not matters covered under the insuring provisions of the policy.

The Public Records indicate that the address of the improvement located on said Land is as follows: Note A:

> 12933 79th PI NE Kirkland, WA 98034

> > **END OF NOTES**

END OF SCHEDULE B